

<b>Information to identify the case:</b>			
Debtor 1	<b>Ricky Donelle Campbell</b>		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>Northern District of Georgia</b> Court website: <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a>			
Date case filed for chapter <b>13</b> <b>7/20/18</b>			
Case number: <b>18-62065-jwc</b>			

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)). Copy fees or access charges may apply. A free automated response system is available at 866-222-8029 (Georgia Northern). You must have case number, debtor name, or SSN when calling.

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Ricky Donelle Campbell	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1544 Ravens Run Jonesboro, GA 30236	
<b>4. Debtor's attorney</b>	Karen King King & King Law LLC 215 Pryor Street, S.W. Atlanta, GA 30303	Contact phone (404) 524-6400  Email: <a href="mailto:notices@kingkingllc.com">notices@kingkingllc.com</a>
<b>5. Bankruptcy trustee</b>	Nancy J. Whaley Nancy J. Whaley, Standing Ch. 13 Trustee 303 Peachtree Center Avenue Suite 120, Suntrust Garden Plaza Atlanta, GA 30303	Contact phone (678) 992-1201 <a href="http://www.njwtrustee.com">www.njwtrustee.com</a>
<b>6. Bankruptcy clerk's office</b>	M. Regina Thomas Clerk of Court  1340 United States Courthouse 75 Ted Turner Drive SW Atlanta, GA 30303	Office Hours: <u>8:00 a.m. – 4:00 p.m.</u> Court website: <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a>  Contact phone 404-215-1000

Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at [www.pacer.gov](http://www.pacer.gov).

**For more information, see page 2**

Debtor **Ricky Donelle Campbell**

Case number **18-62065-jwc**

<p><b>7. Meeting of creditors</b></p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Bring a copy of this notice with you. Creditors may attend, but are not required to do so. Cellular phones and other devices with cameras are not allowed in the building.</p>	<p><b>August 27, 2018 at 09:00 AM</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>TO THE DEBTOR: Bring an original government issued photo ID and confirmation of social security number. Provide the Trustee a copy of your most recently filed tax return seven days prior to the meeting, but <b>DO NOT FILE WITH THE COURT.</b></p> <p>TO OTHER PARTIES: Objections to confirmation must be filed and served in accordance with FRBP 3015 at least seven days before the date set for the confirmation hearing.</p>	<p><b>Location:</b> <b>Third Floor – Room 368, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303</b></p>
<p><b>8. Deadlines</b></p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p><b>Deadline to file a complaint to challenge dischargeability of certain debts: You must file:</b></p> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <p><b>Deadline for all creditors to file a proof of claim (except governmental units):</b></p> <p><b>Deadline for governmental units to file a proof of claim:</b></p> <hr/> <p><b>Deadlines for filing proof of claim:</b></p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.</p> <p><b>To file a claim electronically,</b> visit <a href="http://www.ganb.uscourts.gov">www.ganb.uscourts.gov</a> and access the ePOC tab.</p> <p>If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the plan or schedules filed by the debtor. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p><b>Deadline to object to exemptions:</b></p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p><b>Filing deadline: 10/26/18</b></p> <p><b>Filing deadline: 9/28/18</b></p> <p><b>Filing deadline: 1/16/19</b></p> <hr/> <p><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors</p>
<p><b>9. Filing of Plan, Hearing on Confirmation of Plan, Allowance and Approval of Debtor's Counsel Attorneys Fees</b></p>	<p>Debtor's counsel is responsible for mailing the plan if not filed contemporaneously with the petition. The hearing on confirmation will be held: Date: <b>10/2/18</b> , Time: <b>01:30 PM</b> , Location: <b>Courtroom 1203, Russell Federal Building, 75 Ted Turner Drive SW, Atlanta, GA 30303</b></p>	
<p><b>10. Creditors with a foreign address</b></p>	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p><b>11. Filing a chapter 13 bankruptcy case</b></p>	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>	
<p><b>12. Exempt property</b></p>	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>	
<p><b>13. Discharge of debts</b></p>	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Georgia

In re:  
 Ricky Donelle Campbell  
 Debtor

Case No. 18-62065-jwc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 113E-9

User: campj  
 Form ID: 309i

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Jul 23, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2018.

db	+Ricky Donelle Campbell, 1544 Ravens Run, Jonesboro, GA 30236-7270
21696218	+CAPITAL ONE AUTO FINANCE, PO BOX 259407, PLANO, TX 75025-9407
21696223	+Ellen L. Campbell, 2413 Wilkshire Drive, Augusta, GA 30904-3368
21696224	+FEDLOAN SERVICING, PO BOX 60610, HARRISBURG, PA 17106-0610
21696229	MILITARY STAR, 3911 WALTON, WALKER DALLAS, TX 75266
21696230	+Ocwen Loan Servicing, LLC, 1661 Worthington Rd, STE 100, West Palm Beach, FL 33409-6493

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: notices@kingkingllc.com Jul 23 2018 21:02:45 Karen King, King & King Law LLC, 215 Pryor Street, S.W., Atlanta, GA 30303
tr	+E-mail/Text: bnc@njwtrustee.com Jul 23 2018 21:04:03 Nancy J. Whaley, Nancy J. Whaley, Standing Ch. 13 Trustee, 303 Peachtree Center Avenue, Suite 120, Suntrust Garden Plaza, Atlanta, GA 30303-1216
cr	+EDI: RMSC.COM Jul 24 2018 00:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
21696217	+EDI: AMEREXPR.COM Jul 24 2018 00:38:00 AMERICAN EXPRESS, PO BOX 981537, EL PASO, TX 79998-1537
21696219	+EDI: CAPITALONE.COM Jul 24 2018 00:38:00 CAPITAL ONE BANK USA NA, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
21696220	+EDI: CRFRSTNA.COM Jul 24 2018 00:38:00 CREDIT FIRST, PO BOX 81315, CLEVELAND, OH 44181-0315
21696221	+EDI: RCSFNBMARIN.COM Jul 24 2018 00:38:00 CREDIT ONE BANK, PO BOX 98872, LAS VEGAS, NV 89193-8872
21696222	+EDI: NAVIENTFKASMDOE.COM Jul 24 2018 00:50:00 DEPT OF ED/SALLIE MAE, PO BOX 9635, WILKES BARRE, PA 18773-9635
21696225	+EDI: AMINFOFP.COM Jul 24 2018 00:48:00 FIRST PREMIER BANK, 3820 N LOUISE AVE, SIOUX FALLS, SD 57107-0145
21696226	EDI: GADEPTOFREV.COM Jul 24 2018 00:38:00 Georgia Department of Revenue, 1800 Century Blvd NE Suite 910, Atlanta, GA 30345
21696227	EDI: IRS.COM Jul 24 2018 00:38:00 IRS, Centralized Insolvency Operations, P.O. Box 7346, Philadelphia, PA 19101-7346
21696228	+E-mail/Text: bk@lendingclub.com Jul 23 2018 21:03:49 LENDING CLUB CORPORATION, 71 STEVENSON 300, SAN FRANCISCO, CA 94105-2985
21696231	+E-mail/Text: ABENTLEY@OKINUS.COM Jul 23 2018 21:02:47 Okinus, P.O. Box 691, Pelham, GA 31779-0691
21696232	+EDI: AGFINANCE.COM Jul 24 2018 00:38:00 OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
21696598	+EDI: PRA.COM Jul 24 2018 00:43:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
21696233	+E-mail/Text: Supportservices@receivablesperformance.com Jul 23 2018 21:03:59 RECEIVABLES PERFORMANCE, 20816 44TH AVE W, LYNNWOOD, WA 98036-7744
21696234	+EDI: AGFINANCE.COM Jul 24 2018 00:38:00 SPRINGLEAF FINANCIAL SRV, PO BOX 1694, JONESBORO, GA 30237-1694
21696235	+EDI: RMSC.COM Jul 24 2018 00:38:00 SYNCB/CARE CREDIT, PO BOX 965036, ORLANDO, FL 32896-5036
21696236	+EDI: RMSC.COM Jul 24 2018 00:38:00 SYNCB/JC PENNEY, PO BOX 965007, ORLANDO, FL 32896-5007
21696237	+EDI: RMSC.COM Jul 24 2018 00:38:00 SYNCB/WAL-MART, PO BOX 965024, ORLANDO, FL 32896-5024
21698533	E-mail/Text: usagan.bk@usdoj.gov Jul 23 2018 21:03:22 United States Attorney, Northern District of Georgia, 75 Ted Turner Drive SW, Suite 600, Atlanta GA 30303-3309

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

21696238 ###WORLD OMNI FIN- RETAIL, 1769 PARAGON DR, MEMPHIS, TN 38132-1705

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 113E-9

User: campj  
Form ID: 309i

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jul 23, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 25, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2018 at the address(es) listed below:

Karen King on behalf of Debtor Ricky Donelle Campbell  
myecfkingnking@gmail.com; EcfmailR62760@notify.bestcase.com  
Nancy J. Whaley ecf@njwtrustee.com

TOTAL: 2